



2023 EU-wide Transparency Exercise

Bank Name	BANCA POPOLARE DI SONDRIO SOCIETA' PER AZIONI
LEI Code	J48C8PCSJVUBR8KCW529
Country Code	IT

2023 EU-wide Transparency Exercise

Key Metrics

BANCA POPOLARE DI SONDRIO SOCIETA' PER AZIONI

(mln EUR, %)	As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023	COREP CODE	REGULATION
Available capital (amounts)						
Common Equity Tier 1 (CET1) capital - transitional period	3,182	3,240	3,211	3,334	C 01.00 (r0020,c0010)	Article 50 of CRR
Common Equity Tier 1 (CET1) capital - transitional period - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	3,166	3,220	3,197	3,311	C 01.00 (r0020,c0010) - C 05.01 (r0440,c0010)	Article 50 of CRR
Tier 1 capital - transitional period	3,182	3,240	3,211	3,334	C 01.00 (r0015,c0010)	Article 25 of CRR
Tier 1 capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied - transitional definition	3,166	3,220	3,197	3,311	C 01.00 (r0015,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020)	Article 25 of CRR
Total capital - transitional period	3,728	3,779	3,751	3,874	C 01.00 (r0010,c0010)	Articles 4(118) and 72 of CRR
Total capital - transitional period - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	3,712	3,760	3,737	3,851	C 01.00 (r0010,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020) - C 05.01 (r0440,c0030)	Articles 4(118) and 72 of CRR
Risk exposure amounts						
Total risk exposure amount	20,726	21,049	21,032	21,107	C 02.00 (r0010,c0010)	Articles 92(3), 95, 96 and 98 of CRR
Total risk exposure amount as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	20,718	21,046	21,029	21,103	C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040)	Articles 92(3), 95, 96 and 98 of CRR
Capital ratios						
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition	15.35%	15.39%	15.27%	15.80%	CA3 {1}	-
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	15.28%	15.30%	15.20%	15.69%	(C 01.00 (r0020,c0010) - C 05.01 (r0440,c0010)) / (C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040))	-
Tier 1 (as a percentage of risk exposure amount) - transitional definition	15.35%	15.39%	15.27%	15.80%	CA3 {3}	-
Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	15.28%	15.30%	15.20%	15.69%	(C 01.00 (r0015,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020)) / (C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040))	-
Total capital (as a percentage of risk exposure amount) - transitional definition	17.99%	17.95%	17.84%	18.36%	CA3 {5}	-
Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	17.92%	17.86%	17.77%	18.25%	(C 01.00 (r0010,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020) - C 05.01 (r0440,c0030) / (C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040))	-
Leverage ratios						
Leverage ratio total exposure measure - using a transitional definition of Tier 1 capital	61,797	62,954	62,783	59,274	C 47.00 (r0300,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
Leverage ratio - using a transitional definition of Tier 1 capital	5.15%	5.15%	5.12%	5.63%	C 47.00 (r0340,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR



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Leverage ratio

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(mln EUR, %)		As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition	3,182	3,240	3,211	3,334	C 47.00 (r0320,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
A.2	Tier 1 capital - fully phased-in definition	3,166	3,220	3,197	3,311	C 47.00 (r0310,c0010)	
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	61,797	62,954	62,783	59,274	C 47.00 (r0300,c0010)	
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	61,797	62,954	62,783	59,274	C 47.00 (r0290,c0010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	5.15%	5.15%	5.12%	5.63%	[A.1]/[B.1]	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	5.12%	5.12%	5.09%	5.59%	[A.2]/[B.2]	

		(in EUR, %)						
		As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023	COREP CODE	REGULATION	
OWN FUNDS Transitional period	A	OWN FUNDS	3,728	3,779	3,751	3,874	C 01.00 (0001,0001)	Articles 4(1)(b) and 72 of CRR
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)	3,182	3,240	3,211	3,334	C 01.00 (0002,0001)	Article 59 of CRR
	A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)	1,402	1,402	1,402	1,402	C 01.00 (0002,0001)	Articles 26(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR
	A.1.2	Retained earnings	80	129	87	104	C 01.00 (0130,0001)	Articles 36(1) point (c), 26(2) and 36(1) points (a) and (f) of CRR
	A.1.3	Accumulated other comprehensive income	-46	-45	-34	-41	C 01.00 (0100,0001)	Articles 4(1)(b), 26(1) point (d) and 36(1) point (f) of CRR
	A.1.4	Other Reserves	1,801	1,789	1,825	1,933	C 01.00 (0200,0001)	Articles 4(1)(b) and 26(1) point (a) of CRR
	A.1.5	Funds for general banking risk	0	0	0	0	C 01.00 (0210,0001)	Articles 4(1)(b), 26(1) point (f) and 36(1) point (f) of CRR
	A.1.6	Minority interest given recognition in CET1 capital	0	0	0	0	C 01.00 (0220,0001)	Article 84 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters	-4	-4	-5	-4	C 01.00 (0250,0001)	Articles 32 to 35 of and 36(1) point (f) of CRR
	A.1.8	(-) Intangible assets (including Goodwill)	-31	-31	-32	-32	C 01.00 (0300,0001) + C 01.00 (0340,0001)	Articles 4(1)(b), 36(1) point (b) and 37 of CRR, Articles 4(1)(b), 36(1) point (b) and 37 point (a) of CRR
	A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences (net of associated DTAs)	-5	-5	-5	-5	C 01.00 (0370,0001)	Articles 36(1) point (c) and 38 of CRR
	A.1.10	(-) IBS shortfall of credit risk adjustments to expected losses	0	0	0	0	C 01.00 (0380,0001)	Articles 36(1) point (d), 40 and 139 of CRR
	A.1.11	(-) Defined benefit pension fund assets	0	0	0	0	C 01.00 (0390,0001)	Articles 4(1)(b), 36(1) point (a) and 41 of CRR
	A.1.12	(-) Reciprocal cross holdings in CET1 Capital	0	0	0	0	C 01.00 (0400,0001)	Articles 4(1)(b), 36(1) point (a) and 44 of CRR
	A.1.13	(-) Excess deduction from AT1 items over AT1 Capital	0	0	0	0	C 01.00 (0440,0001)	Article 36(1) point (f) of CRR
	A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	0	0	0	0	C 01.00 (0460,0001) + C 01.00 (0462,0001) + C 01.00 (0470,0001) + C 01.00 (0472,0001)	Articles 4(1)(b), 36(1) point (a) (i) and 89 to 91 of CRR, Articles 36(1) point (a) (i), 24(1) point (b), 24(2) point (b) and 25 of CRR, Articles 36(1) point (a) (i) and 27(2) of CRR, Articles 36(1) point (a) (i) and 135(1) of CRR and Article 36(1) point (a) (i) and 135(1) of CRR
	A.1.14.1	Of which: from securitisation positions (-)	0	0	0	0	C 01.00 (0462,0001)	Articles 36(1) point (a) (i), 24(1) point (b), 24(2) point (b) and 25 of CRR
	A.1.15	(-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment	0	0	0	0	C 01.00 (0480,0001)	Articles 4(2), 36(1) point (b), 43 to 46, 49 (2) and (3) and 79 of CRR
	A.1.16	(-) Deductible DTAs that rely on future profitability and arise from temporary differences	0	0	0	0	C 01.00 (0490,0001)	Articles 36(1) point (c) and 38, Articles 48(1) point (a) and 48(2) of CRR
	A.1.17	(-) Holdings of CET1 capital instruments of financial sector entities where the institution has a significant investment	-15	0	-27	-25	C 01.00 (0500,0001)	Articles 4(2), 36(1) point (b), 43, 45, 47, 48(1) point (b), 48(1) (2) and 79 of CRR
	A.1.18	(-) Amount exceeding the 17.65% threshold	0	0	0	0	C 01.00 (0510,0001)	Article 48 of CRR
	A.1.18A	(-) Insufficient coverage for non-performing exposures	0	-1	0	-1	C 01.00 (0520,0001)	Articles 36(1) point (a) and Article 47c of CRR
	A.1.18B	(-) Minimum value commitment shortfalls	0	0	0	0	C 01.00 (0514,0001)	Article 36(1) point (a) and Article 133(2) of CRR
	A.1.18C	(-) Other foreseeable tax charges	0	0	0	0	C 01.00 (0515,0001)	Article 36(1) point (a) of CRR
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	0	0	0	0	C 01.00 (0524,0001)	Article 3 CRR
	A.1.20	CET1 capital elements or deductions - other	-15	-15	-15	-20	C 01.00 (0529,0001)	-
	A.1.21	Transitional adjustments	16	20	15	23	GA1 (1.1.1.6 + 1.1.1.8 + 1.1.1.20)	-
A.1.21.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	0	0	0	0	C 01.00 (0520,0001)	Articles 48(1) to (3), and 48 to 48(7) of CRR	
A.1.21.2	Transitional adjustments due to additional minority interests (+/-)	0	0	0	0	C 01.00 (0540,0001)	Articles 479 and 480 of CRR	
A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	16	20	15	23	C 01.00 (0526,0001)	Articles 469 to 472, 478 and 481 of CRR	
A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	0	0	0	0	C 01.00 (0530,0001)	Article 61 of CRR	
A.2.1	Additional Tier 1 Capital Instruments	0	0	0	0	C 01.00 (0540,0001) + C 01.00 (0670,0001)	-	
A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	0	0	C 01.00 (0570,0001)	-	
A.2.3	Other Additional Tier 1 Capital components and deductions	0	0	0	0	C 01.00 (0580,0001) + C 01.00 (0590,0001) + C 01.00 (0710,0001) + C 01.00 (0740,0001) + C 01.00 (0750,0001)	-	
A.2.4	Additional Tier 1 transitional adjustments	0	0	0	0	C 01.00 (0560,0001) + C 01.00 (0580,0001) + C 01.00 (0730,0001)	-	
A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)	3,182	3,240	3,211	3,334	C 01.00 (0001,0001)	Article 25 of CRR	
A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	546	539	540	540	C 01.00 (0700,0001)	Article 71 of CRR	
A.4.1	Tier 2 Capital instruments	497	494	493	493	C 01.00 (0700,0001) + C 01.00 (0980,0001)	-	
A.4.2	Other Tier 2 Capital components and deductions	48	46	46	47	C 01.00 (0910,0001) + C 01.00 (0920,0001) + C 01.00 (0930,0001) + C 01.00 (0940,0001) + C 01.00 (0950,0001) + C 01.00 (0960,0001) + C 01.00 (0970,0001) + C 01.00 (0980,0001) + C 01.00 (0990,0001)	-	
A.4.3	Tier 2 transitional adjustments	0	0	0	0	C 01.00 (0980,0001) + C 01.00 (0990,0001) + C 01.00 (0990,0001)	-	
B	TOTAL RISK EXPOSURE AMOUNT	20,726	21,049	21,032	21,107	C 02.00 (0010,0001)	Articles 92(1), 95, 96 and 98 of CRR	
B.1	Of which: Transitional adjustments included	8	3	3	3	C 01.00 (0010,0001)	-	
C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)	15.35%	15.39%	15.27%	15.80%	CA3 (1)	-	
C.2	TIER 1 CAPITAL RATIO (transitional period)	15.35%	15.39%	15.27%	15.80%	CA3 (2)	-	
C.3	TOTAL CAPITAL RATIO (transitional period)	17.99%	17.95%	17.84%	18.36%	CA3 (3)	-	
D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	3,166	3,220	3,197	3,311	CA3 (4)	-	
E	COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)	15.28%	15.30%	15.20%	15.69%	CA3 (5)	-	
F	Adjustments to CET1 due to IFRS 9 transitional arrangements	16	20	15	23	CA3 (6)	-	
F	Adjustments to AT1 due to IFRS 9 transitional arrangements	0	0	0	0	C 01.00 (0440,0001)	-	
F	Adjustments to T2 due to IFRS 9 transitional arrangements	0	0	0	0	C 01.00 (0440,0001)	-	
F	Adjustments included in RWAs due to IFRS 9 transitional arrangements	8	3	3	3	C 01.00 (0440,0001)	-	

(1) The fully loaded CET1 ratio is an estimate calculated based on banks' supervisory reporting. Therefore, any capital instruments that are not eligible from a regulatory point of view at the reporting date are not taken into account in this calculation. Fully loaded CET1 capital ratio estimation is based on the formulae stated in column "COREP CODE" - please note that this might lead to differences to fully loaded CET1 capital ratios published by the participating banks, e.g. in their Pillar 3 disclosure

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Overview of Risk exposure amounts

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	RWAs				COREP CODE
	As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023	
(min EUR, %)					
Credit risk (excluding CCR and Securitisations) ¹	17,781	18,035	18,083	18,159	C 02.00 (r0040, c0010) - [C 07.00 (r0090, c0220, s001) + C 07.00 (r0110, c0220, s001) + C 07.00 (r0130, c0220, s001) + C 08.01 (r0040, c0260, s001) + C 08.01 (r0050, c0260, s001) + C 08.01 (r0060, c0260, s001) + C 08.01 (r0040, c0260, s002) + C 08.01 (r0050, c0260, s002) + C 08.01 (r0060, c0260, s002) + C 02.00 (r0470, c0010) + C 02.00 (r0460, c0010)]
Of which the standardised approach	9,729	10,424	10,323	10,359	C 02.00 (r0050, c0010) - [C 07.00 (r0090, c0220, s001) + C 07.00 (r0110, c0220, s001) + C 07.00 (r0130, c0220, s001)]
Of which the foundation IRB (FIRB) approach	0	0	0	0	C 02.00 (r0250, c0010) - [C 08.01 (r0040, c0260, s002) + C 08.01 (r0050, c0260, s002) + C 08.01 (r0060, c0260, s002)]
Of which the advanced IRB (AIRB) approach	8,052	7,612	7,760	7,800	C 02.00 (r0310, c0010) - [C 08.01 (r0040, c0260, s001) + C 08.01 (r0050, c0260, s001) + C 08.01 (r0060, c0260, s001)]
Of which equity IRB	0	0	0	0	C 02.00 (r0420, c0010)
Counterparty credit risk (CCR, excluding CVA) ²	183	164	149	121	C 07.00 (r0090, c0220, s001) + C 07.00 (r0110, c0220, s001) + C 07.00 (r0130, c0220, s001) + C 08.01 (r0040, c0260, s001) + C 08.01 (r0050, c0260, s001) + C 08.01 (r0060, c0260, s001) + C 08.01 (r0040, c0260, s002) + C 08.01 (r0050, c0260, s002) + C 08.01 (r0060, c0260, s002) + C 02.00 (r0460, c0010)
Credit valuation adjustment - CVA	30	25	24	19	C 02.00 (r0640, c0010)
Settlement risk	0	0	0	0	C 02.00 (r0490, c0010)
Securitisation exposures in the banking book (after the cap)	229	272	265	250	C 02.00 (r0470, c0010)
Position, foreign exchange and commodities risks (Market risk)	896	770	728	775	C 02.00 (r0520, c0010)
Of which the standardised approach	896	770	728	775	C 02.00 (r0530, c0010)
Of which IMA	0	0	0	0	C 02.00 (r0580, c0010)
Of which securitisations and resecuritisations in the trading book	0	0	0	0	C 19.00 (r0010, c0601)*12.5 + C 20.00 (r010, c0450)*12.5 + MAX(C 24.00(r0010, c0090), C 24.00(r0010, c0100), C 24.00(r0010, c0110))*12.5
Large exposures in the trading book	0	0	0	0	C 02.00 (r0680, c0010)
Operational risk	1,608	1,783	1,783	1,783	C 02.00 (r0590, c0010)
Of which basic indicator approach	0	0	0	0	C 02.00 (r0600, c0010)
Of which standardised approach	1,608	1,783	1,783	1,783	C 02.00 (r0610, c0010)
Of which advanced measurement approach	0	0	0	0	C 02.00 (r0620, c0010)
Other risk exposure amounts	0	0	0	0	C 02.00 (r0630, c0010) + C 02.00 (r0690, c0010)
Total	20,726	21,049	21,032	21,107	

¹ The positions "of which" are for information and do not need to sum up to Credit risk (excluding CCR and Securitisations)

² On-balance sheet exposures related to Free Deliveries (according to Article 379(1)) have not been included in 'Counterparty Credit Risk (CCR, excluding CVA)'. They are instead reported in the 'Credit Risk (excluding CCR and Securitisations)' section.

2023 EU-wide Transparency Exercise
P&L
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(mn EUR)	As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023
Interest income	567	836	360	814
Of which debt securities income	86	150	65	148
Of which loans and advances income	391	600	279	630
Interest expenses	89	153	168	385
(Of which deposits expenses)	18	61	143	331
(Of which debt securities issued expenses)	57	78	24	53
(Expenses on share capital repayable on demand)	0	0	0	0
Dividend income	8	8	1	3
Net Fee and commission income	277	381	97	195
Gains or (-) losses on derecognition of financial assets and liabilities not measured at fair value through profit or loss, and of non financial assets, net	44	41	1	4
Gains or (-) losses on financial assets and liabilities held for trading, net	0	24	29	55
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net	-80	-71	13	5
Gains or (-) losses from hedge accounting, net	0	0	0	0
Exchange differences (gain or (-) loss), net	10	7	-1	-1
Net other operating income / (expenses)	46	62	23	37
TOTAL OPERATING INCOME, NET	782	1,134	355	726
(Administrative expenses)	383	523	139	281
(Cash contributions to resolution funds and deposit guarantee schemes)	43	46	35	41
(Depreciation)	39	54	15	27
Modification gains or (-) losses, net	4	4	3	5
(Provisions or (-) reversal of provisions)	28	32	12	22
(Payment commitments to resolution funds and deposit guarantee schemes)	0	0	0	0
(Commitments and guarantees given)	22	20	7	11
(Other provisions)	6	12	5	11
Of which pending legal issues and tax litigation ¹	0	7	0	0
Of which restructuring ²	0	0	0	0
(Increases or (-) decreases of the fund for general banking risks, net) ²	0	0	0	0
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	88	153	35	74
(Financial assets at fair value through other comprehensive income)	0	0	0	0
(Financial assets at amortised cost)	89	153	35	73
(Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates and on non-financial assets)	0	1	0	0
(of which Goodwill)	0	0	0	0
Negative goodwill recognised in profit or loss	0	0	0	0
Share of the profit or (-) loss of investments in subsidiaries, joint ventures and associates	17	29	13	16
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	0	0	0	0
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS	221	359	134	303
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	155	256	94	208
Profit or (-) loss after tax from discontinued operations	0	0	0	0
PROFIT OR (-) LOSS FOR THE YEAR	155	256	94	208
Of which attributable to owners of the parent	155	256	94	208

¹ Information available only as of end of the year

² For IFRS compliance banks "zero" in cell "Increases or (-) decreases of the fund for general banking risks, net" must be read as "n.a."

2023 EU-wide Transparency Exercise

Total Assets: fair value and impairment distribution

BANCA POPOLARE DI SONDRIO SOCIETA' PER AZIONI

ASSETS:	As of 30/09/2022				As of 31/12/2022				As of 31/03/2023				As of 30/06/2023				References
	Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy			
		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3	
Cash, cash balances at central banks and other demand deposits	6,657				7,326				6,371				2,995				IAS 1.54 (i)
Financial assets held for trading	189	114	75	0	180	102	78	0	148	84	63	0	186	75	110	1	IFRS 7.8(a)(i); IFRS 9 Appendix A
Non-trading financial assets mandatorily at fair value through profit or loss	1,216	51	596	570	1,144	49	523	572	970	48	363	559	630	55	36	539	IFRS 7.8(a)(ii); IFRS 9.4.1.4
Financial assets designated at fair value through profit or loss	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	IFRS 7.8(a)(i); IFRS 9.4.1.5
Financial assets at fair value through other comprehensive income	2,574	2,465	0	109	2,556	2,463	0	93	3,383	3,269	0	114	2,732	2,625	0	107	IFRS 7.8(b); IFRS 9.4.1.2A
Financial assets at amortised cost	42,927				43,605				43,455				43,991				IFRS 7.8(f); IFRS 9.4.1.2
Derivatives – Hedge accounting	0	0	0	0	0	0	0	0	0	0	0	0	1	0	1	0	IFRS 9.6.2.1; Annex V.Part 1.22; Annex V.Part 1.26
Fair value changes of the hedged items in portfolio hedge of interest rate risk	0				0				0				0				IAS 39.89A(e); IFRS 9.6.5.8
Other assets ¹	2,881				3,028				3,327				3,413				
TOTAL ASSETS	56,445				57,839				57,654				53,948				IAS 1.9(e), ICG 6

¹Portfolios, which are nGAMP specific, i.e. which are not applicable for IFRS reporting banks, are considered in the position "Other assets".

Breakdown of financial assets by instrument and by counterparty sector ¹	As of 30/09/2022						As of 31/12/2022						As of 31/03/2023						As of 30/06/2023						References			
	Gross carrying amount ⁽²⁾			Accumulated impairment ⁽²⁾			Gross carrying amount ⁽²⁾			Accumulated impairment ⁽²⁾			Gross carrying amount ⁽²⁾			Accumulated impairment ⁽²⁾			Gross carrying amount ⁽²⁾			Accumulated impairment ⁽²⁾						
	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets				
Financial assets at fair value through other comprehensive income	Debt securities	2,474	0	0	-1	0	0	0	2,453	8	0	-1	0	0	3,281	5	0	-2	0	0	0	2,557	85	0	-1	-1	0	Annex V.Part 1.31, 44(b)
	Loans and advances	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	Annex V.Part 1.32, 44(a)	
Financial assets at amortised cost	Debt securities	10,707	64	0	-3	-1	0	0	10,870	149	0	-6	-4	0	11,053	119	0	-6	-3	0	10,699	386	0	-5	-8	0	Annex V.Part 1.31, 44(b)	
	Loans and advances	28,670	2,866	1,577	-42	-86	-945	29,168	2,913	1,324	-45	-99	-773	28,855	2,971	1,324	-45	-113	-800	29,440	3,022	1,328	-53	-114	-800	Annex V.Part 1.32, 44(a)		

¹This table covers IFRS 9 specific information and as such only applies for IFRS reporting banks.

⁽²⁾ From June 2021, the gross carrying amount of assets and accumulated impairments that are purchased or originated as credit-impaired at initial recognition are not included in the impairment stages, as it was the case in previous periods.

2023 EU-wide Transparency Exercise

Breakdown of liabilities

BANCA POPOLARE DI SONDRIO SOCIETA' PER AZIONI

(mln EUR)

LIABILITIES:	Carrying amount				References
	As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023	
Financial liabilities held for trading	209	116	60	41	IFRS 7.8 (e) (ii); IFRS 9.BA.6
Trading financial liabilities ¹	0	0	0	0	Accounting Directive art 8(1)(a),(3),(6)
Financial liabilities designated at fair value through profit or loss	0	0	0	0	IFRS 7.8 (e)(i); IFRS 9.4.2.2
Financial liabilities measured at amortised cost	51,057	53,153	52,032	48,191	IFRS 7.8(g); IFRS 9.4.2.1
Non-trading non-derivative financial liabilities measured at a cost-based method ¹	0	0	0	0	Accounting Directive art 8(3)
Derivatives – Hedge accounting	1	0	0	0	IFRS 9.6.2.1; Annex V.Part 1.26
Fair value changes of the hedged items in portfolio hedge of interest rate risk	0	0	0	0	IAS 39.89A(b), IFRS 9.6.5.8
Provisions	318	329	346	345	IAS 37.10; IAS 1.54(l)
Tax liabilities	45	32	44	54	IAS 1.54(n-o)
Share capital repayable on demand	0	0	0	0	IAS 32 IE 33; IFRIC 2; Annex V.Part 2.12
Other liabilities	1,492	819	1,669	1,802	Annex V.Part 2.13
Liabilities included in disposal groups classified as held for sale	0	0	0	0	IAS 1.54 (p); IFRS 5.38, Annex V.Part 2.14
Haircuts for trading liabilities at fair value ¹	0	0	0	0	Annex V Part 1.29
TOTAL LIABILITIES	53,123	54,448	54,151	50,434	IAS 1.9(b);IG 6
TOTAL EQUITY	3,323	3,390	3,503	3,514	IAS 1.9(c), IG 6
TOTAL EQUITY AND TOTAL LIABILITIES	56,445	57,839	57,654	53,948	IAS 1.1G6

(1) Portfolios which are nGAAP specific, i.e. which are not applicable for IFRS reporting banks

2023 EU-wide Transparency Exercise

Breakdown of liabilities

BANCA POPOLARE DI SONDRIO SOCIETA' PER AZIONI

(mln EUR)

Breakdown of financial liabilities by instrument and by counterparty sector		Carrying amount				References
		As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023	
Derivatives		210	116	60	42	IFRS 9.BA.7(a); CRR Annex II
Short positions	Equity instruments	0	0	0	0	IAS 32.11; ECB/2013/33 Annex 2.Part 2.4-5
	Debt securities	0	0	0	0	Annex V.Part 1.31
Deposits	Central banks	8,882	9,062	8,899	4,559	Annex V.Part 1.42(a), 44(c)
	of which: Current accounts / overnight deposits	8	9	10	11	ECB/2013/33 Annex 2.Part 2.9.1
	General governments	4,981	5,607	4,905	4,511	Annex V.Part 1.42(b), 44(c)
	of which: Current accounts / overnight deposits	4,275	4,271	3,732	3,529	ECB/2013/33 Annex 2.Part 2.9.1
	Credit institutions	2,210	2,307	4,072	4,526	Annex V.Part 1.42(c),44(c)
	of which: Current accounts / overnight deposits	430	465	375	290	ECB/2013/33 Annex 2.Part 2.9.1
	Other financial corporations	2,731	3,382	2,234	2,785	Annex V.Part 1.42(d),44(c)
	of which: Current accounts / overnight deposits	2,056	1,681	1,380	1,527	ECB/2013/33 Annex 2.Part 2.9.1
	Non-financial corporations	9,821	10,443	9,710	10,042	Annex V.Part 1.42(e), 44(c)
	of which: Current accounts / overnight deposits	9,453	9,459	8,928	9,085	ECB/2013/33 Annex 2.Part 2.9.1
	Households	18,638	18,415	17,969	17,769	Annex V.Part 1.42(f), 44(c)
	of which: Current accounts / overnight deposits	18,229	17,875	17,305	16,871	Annex V.Part 1.42(f), 44(c)
Debt securities issued		3,528	3,649	3,964	3,694	Annex V.Part 1.37, Part 2.98
Of which: Subordinated Debt securities issued		790	514	508	514	Annex V.Part 1.37
Other financial liabilities		267	289	280	304	Annex V.Part 1.38-41
TOTAL FINANCIAL LIABILITIES		51,267	53,269	52,092	48,232	

2023 EU-wide Transparency Exercise

Market Risk

BANCA POPOLARE DI SONDRIO SOCIETA' PER AZIONI

	5A		1M										1M									
	TOTAL RISK EXPOSURE AMOUNT	TOTAL RISK EXPOSURE AMOUNT	VaR (Memorandum item)		STRESSED VaR (Memorandum item)		INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP		TOTAL RISK EXPOSURE AMOUNT	VaR (Memorandum item)		STRESSED VaR (Memorandum item)		INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP		TOTAL RISK EXPOSURE AMOUNT		
			MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE		LAST MEASURE	MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR		12 WEEKS AVERAGE MEASURE	LAST MEASURE
(mln EUR)	As of 30/09/2022	As of 31/12/2022	As of 30/09/2022										As of 31/12/2022									
Traded Debt Instruments	326	217	0	0	0	0						0	0	0	0						0	
Of which: General risk	326	217	0	0	0	0						0	0	0	0						0	
Of which: Specific risk	0	0	0	0	0	0						0	0	0	0						0	
Equities	129	104	0	0	0	0						0	0	0	0						0	
Of which: General risk	42	48	0	0	0	0						0	0	0	0						0	
Of which: Specific risk	82	54	0	0	0	0						0	0	0	0						0	
Foreign exchange risk	193	183	0	0	0	0						0	0	0	0						0	
Commodities risk	3	4	0	0	0	0						0	0	0	0						0	
Total	651	508	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	As of 31/03/2023	As of 30/06/2023	As of 31/03/2023										As of 30/06/2023									
Traded Debt Instruments	191	81	0	0	0	0						0	0	0	0						0	
Of which: General risk	191	81	0	0	0	0						0	0	0	0						0	
Of which: Specific risk	0	0	0	0	0	0						0	0	0	0						0	
Equities	58	71	0	0	0	0						0	0	0	0						0	
Of which: General risk	28	35	0	0	0	0						0	0	0	0						0	
Of which: Specific risk	29	35	0	0	0	0						0	0	0	0						0	
Foreign exchange risk	204	191	0	0	0	0						0	0	0	0						0	
Commodities risk	3	3	0	0	0	0						0	0	0	0						0	
Total	457	346	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	

Market risk template does not include CUI positions under the particular approach for position risk in CIUs (Articles 348(1), 350 (3) c) and 364 (2) a) CRR), which instead are included in the RWA OV1 template.

		Standardised Approach							
		As of 30/09/2022				As of 31/12/2022			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
Consolidated data	Central governments or central banks	46,574	20,427	7		18,284	11,271	33	
	Regional governments or local authorities	135	67	36		129	68	16	
	Public sector entities	838	281	258		1,184	631	447	
	Multilateral Development Banks	147	314	0		147	323	0	
	International Organisations	153	137	0		153	137	0	
	Institutions	5,366	3,789	1,558		6,083	3,453	1,361	
	Corporates	4,094	3,190	2,688		4,889	3,947	3,397	
	of which: SME	137	259	152		138	268	176	
	Retail	1,271	597	336		1,338	658	375	
	of which: SME	230	128	83		238	122	97	
	Secured by mortgages on immovable property	4,815	4,804	1,987		4,728	4,728	1,942	
	of which: SME	7	7	3		7	7	3	
	Exposures in default	93	57	58	33	52	55	51	33
	Items associated with particular high risk	90	90	134		93	93	140	
	Covered bonds	243	243	51		243	243	27	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	1,252	863	912		1,224	824	907		
Equity	564	564	994		551	551	890		
Other exposures	1,676	1,676	1,028		1,671	1,671	961		
Standardised Total ⁴	37,961	37,148	9,893	71	41,545	38,926	10,577	61	

⁽¹⁾ Original exposure, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (i.e., substitution effects).

⁽²⁾ Exposure value does not include the securitisation position unless in the results area for the 2022 exercise.

⁽³⁾ Only the most relevant countries are disclosed. These have been selected under the following risk: Countries of counterpart coverage on to 5% of total original exposure or Top 10 countries ranked by original exposure, calculated as of last quarter.

⁽⁴⁾ Starting from the 2022 exercise, value adjustments and provisions for the consolidated data include general credit risk adjustments, for the consistency with the data per country of counterpartery.

		Standardised Approach							
		As of 30/09/2022				As of 31/12/2022			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
ITALY	Central governments or central banks	14,420	17,623	7		15,476	18,620	13	
	Regional governments or local authorities	118	60	14		117	56	13	
	Public sector entities	802	341	236		1,068	593	429	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	4,083	2,838	1,118		5,419	2,899	1,221	
	Corporates	3,010	2,693	2,178		3,589	3,120	2,642	
	of which: SME	127	236	127		138	253	172	
	Retail	688	530	286		775	598	330	
	of which: SME	250	158	83		276	162	97	
	Secured by mortgages on immovable property	756	756	292		752	752	292	
	of which: SME	7	7	3		7	7	3	
	Exposures in default	31	6	6	15	31	6	6	15
	Items associated with particular high risk	9	9	13		9	9	12	
	Covered bonds	152	152	36		152	152	21	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	667	588	628		661	589	637		
Equity	560	560	993		548	548	887		
Other exposures	950	950	925		944	944	921		
Standardised Total ⁴	25,000	25,000	7,333	33	25,000	25,000	7,333	31	

⁽¹⁾ Original exposure, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (i.e., substitution effects).

⁽²⁾ Total value adjustments and provisions per country of counterpartery excludes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2022				As of 31/12/2022			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
SWITZERLAND	Central governments or central banks	22	59	0		13	49	0	
	Regional governments or local authorities	0	0	0		0	0	1	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	395	348	130		349	279	88	
	Corporates	276	159	128		282	181	154	
	of which: SME	0	0	0		0	0	0	
	Retail	539	57	48		532	49	38	
	of which: SME	4,343	4,333	1,809		4,276	4,266	1,767	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	72	51	70	21	49	49	49	20
	Items associated with particular high risk	74	74	116		77	77	115	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	18	18	25		16	16	24		
Equity	26	26	44		27	27	44		
Other exposures	0	0	0		0	0	0		
Standardised Total ⁴	5,000	5,000	2,163	30	5,000	5,000	2,163	28	

⁽¹⁾ Original exposure, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (i.e., substitution effects).

⁽²⁾ Total value adjustments and provisions per country of counterpartery excludes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2022				As of 31/12/2022			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
FRANCE	Central governments or central banks	521	521	0		591	590	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	283	146	39		193	56	18	
	Corporates	52	55	44		49	57	47	
	of which: SME	0	15	4		4	15	4	
	Retail	4	1	1		2	1	1	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	38	38	14		40	40	15	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particular high risk	5	5	7		6	6	9	
	Covered bonds	46	46	46		46	46	46	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	27	27	34		22	22	29		
Other exposures	0	0	0		0	0	0		
Standardised Total ⁴	800	800	200	0	800	800	200	1	

⁽¹⁾ Original exposure, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (i.e., substitution effects).

⁽²⁾ Total value adjustments and provisions per country of counterpartery excludes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2022				As of 31/12/2022			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
SPAIN	Central governments or central banks	1,781	1,781	0		1,747	1,745	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	39	25	6		164	34	17	
	Corporates	26	25	25		32	26	26	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particular high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	27	27	34		22	22	29		
Other exposures	0	0	0		0	0	0		
Standardised Total ⁴	2,000	2,000	36	0	2,000	2,000	36	2	

⁽¹⁾ Original exposure, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (i.e., substitution effects).

⁽²⁾ Total value adjustments and provisions per country of counterpartery excludes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2022				As of 31/12/2022			
		Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽²⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽²⁾
(in EUR '000)									
GERMANY	Central governments or central banks	223	223	0		363	364	0	
	Regional governments or local authorities	7	7	1		6	6	1	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	154	157	21		64	65	14	
	Corporates	53	46	46		67	51	51	
	of which: SME	0	0	0		0	0	0	
	Retail	1	0	0		1	0	0	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	21	22	6		17	17	6	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with carticularly high risk	0	0	0	0	0	0	0	0
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	26	26	17		26	26	13	
Equity	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
Standardised Total ⁽²⁾				0				0	

(1) Potential exposures under Provisions relate to reclassified bad debt items amongst any others due to credit impairment factors or credit risk mitigation techniques (e.g. substitution offsets).

(2) Total value adjustments and provisions per country of country excludes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2023				As of 30/06/2023			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
Consolidated data	Central governments or central banks	16,010	11,607	0	0	14,269	11,257	0	0
	Regional governments or local authorities	102	68	16	0	109	65	15	15
	Public sector entities	1,179	677	42	0	1,162	642	49	49
	Multilateral Development Banks	175	315	0	0	182	329	0	0
	International Organisations	152	137	0	0	152	137	0	0
	Institutions	2,727	3,798	1,463	0	18,575	3,796	14,618	14,618
	Corporates	4,756	3,796	3,344	0	5,010	3,867	3,424	3,424
	of which: SME	923	923	383	0	951	951	436	436
	Retail	1,298	620	345	0	1,332	634	352	352
	of which: SME	273	146	87	0	297	145	86	86
	Secured by mortgages on immovable property	4,754	4,742	1,946	0	4,879	4,867	1,996	1,996
	of which: SME	7	7	0	0	7	7	0	0
	Exposures in default	94	94	141	36	111	111	167	167
	Items associated with particularly high risk	214	214	22	0	230	230	31	31
	Covered bonds	0	0	0	0	0	0	0	0
Claims on institutions and corporates with a ST credit assessment	1,461	627	638	0	1,751	328	666	666	
Collective Investments undertakings (CIU)	566	566	903	0	561	560	899	899	
Equity	1,895	1,870	97	0	1,811	1,802	273	273	
Other exposures	0	0	0	0	0	0	0	0	
Standardised Total ⁴	42,025	38,792	10,461	77	39,298	34,756	10,458	78	

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
 (2) Standardised Total does not include the securitisation position unless in the results prior to the 2019 exercise.
 (3) Only the most relevant countries are disclosed. These have been selected under the following rule: Countries of counterpart covering up to 95% of total original exposure or Top 10 countries ranked by original exposure, calculated as of last quarter.

		Standardised Approach							
		As of 31/03/2023				As of 30/06/2023			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
ITALY	Central governments or central banks	14,200	17,210	0	0	10,374	13,241	0	0
	Regional governments or local authorities	95	56	13	0	100	55	13	13
	Public sector entities	1,103	659	404	0	1,096	634	431	431
	Multilateral Development Banks	0	0	0	0	0	0	0	0
	International Organisations	0	0	0	0	0	0	0	0
	Institutions	6,803	3,169	1,206	0	15,090	3,119	1,233	1,233
	Corporates	3,568	3,111	2,706	0	3,794	3,143	2,780	2,780
	of which: SME	483	483	199	0	551	551	422	422
	Retail	743	557	298	0	783	570	304	304
	of which: SME	271	146	87	0	297	145	86	86
	Secured by mortgages on immovable property	213	213	94	0	200	200	97	97
	of which: SME	7	7	0	0	7	7	0	0
	Exposures in default	8	8	10	10	22	8	13	13
	Items associated with particularly high risk	0	0	0	0	0	0	0	0
	Covered bonds	148	148	20	16	164	164	25	25
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	
Collective Investments undertakings (CIU)	886	463	686	0	745	463	653	653	
Equity	563	563	902	0	539	557	896	896	
Other exposures	891	891	883	0	897	897	896	896	
Standardised Total ⁴	43,000	43,000	13,000	43	43,000	43,000	13,000	43	

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
 (2) Total value adjustments and provisions per country of counterpart excludes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2023				As of 30/06/2023			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
SWITZERLAND	Central governments or central banks	15	43	0	0	22	47	0	0
	Regional governments or local authorities	6	6	1	0	8	8	2	2
	Public sector entities	0	0	0	0	0	0	0	0
	Multilateral Development Banks	0	0	0	0	0	0	0	0
	International Organisations	0	0	0	0	0	0	0	0
	Institutions	321	247	85	0	238	159	50	50
	Corporates	283	146	141	0	248	164	137	137
	of which: SME	0	0	0	0	0	0	0	0
	Retail	524	52	39	0	518	94	40	40
	of which: SME	0	0	0	0	0	0	0	0
	Secured by mortgages on immovable property	4,271	4,260	1,765	0	4,390	4,368	1,809	1,809
	of which: SME	0	0	0	0	0	0	0	0
	Exposures in default	66	46	46	20	80	57	57	22
	Items associated with particularly high risk	78	78	112	0	94	94	141	141
	Covered bonds	0	0	0	0	0	0	0	0
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	
Collective Investments undertakings (CIU)	10	10	24	0	4	4	12	12	
Equity	0	0	0	0	0	0	0	0	
Other exposures	0	0	0	0	0	0	0	0	
Standardised Total ⁴	5,000	5,000	2,000	28	5,000	5,000	2,000	30	

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
 (2) Total value adjustments and provisions per country of counterpart excludes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2023				As of 30/06/2023			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
FRANCE	Central governments or central banks	991	990	0	0	941	941	0	0
	Regional governments or local authorities	0	0	0	0	0	0	0	0
	Public sector entities	0	0	0	0	0	0	0	0
	Multilateral Development Banks	0	0	0	0	0	0	0	0
	International Organisations	0	0	0	0	0	0	0	0
	Institutions	780	549	195	0	13,151	62	24	24
	Corporates	29	36	26	0	84	92	80	80
	of which: SME	213	146	87	0	248	164	137	137
	Retail	2	1	1	0	4	1	1	1
	of which: SME	0	0	0	0	0	0	0	0
	Secured by mortgages on immovable property	41	41	16	0	44	44	17	17
	of which: SME	0	0	0	0	0	0	0	0
	Exposures in default	0	0	0	0	4	3	3	3
	Items associated with particularly high risk	6	6	9	0	6	6	9	9
	Covered bonds	40	40	6	0	40	40	6	6
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	
Collective Investments undertakings (CIU)	0	0	0	0	0	0	0	0	
Equity	0	0	0	0	0	0	0	0	
Other exposures	0	0	0	0	0	0	0	0	
Standardised Total ⁴	1,791	1,791	200	1	1,791	1,791	200	1	

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
 (2) Total value adjustments and provisions per country of counterpart excludes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2023				As of 30/06/2023			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
SPAIN	Central governments or central banks	1,752	1,750	0	0	1,630	1,619	0	0
	Regional governments or local authorities	0	0	0	0	0	0	0	0
	Public sector entities	0	0	0	0	0	0	0	0
	Multilateral Development Banks	0	0	0	0	0	0	0	0
	International Organisations	0	0	0	0	0	0	0	0
	Institutions	164	40	18	0	528	68	30	30
	Corporates	32	32	17	0	18	18	18	18
	of which: SME	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0	0	0	0	0	0
	Covered bonds	0	0	0	0	0	0	0	0
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	
Collective Investments undertakings (CIU)	20	20	6	0	0	0	0	0	
Equity	0	0	0	0	0	0	0	0	
Other exposures	0	0	0	0	0	0	0	0	
Standardised Total ⁴	1,916	1,916	24	2	1,916	1,916	24	1	

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
 (2) Total value adjustments and provisions per country of counterpart excludes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2023				As of 30/06/2023			
		Original Exposures ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽²⁾	Original Exposures ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽²⁾
(in EUR '000)									
GERMANY	Central governments or central banks	752	751	0		877	877	0	
	Regional governments or local authorities	0	0	1		1	1	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Finstitutions	1,079	112	24		723	118	25	
	Corporates	69	35	35		67	32	32	
	of which: SME	0	0	0		0	0	0	
	Retail	1	0	0		1	0	0	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	17	17	6		18	18	6	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Home mortgages with particularly high risk	0	0	0	0	0	0	0	0
	Covered bonds	0	0	0		0	0	0	
	Exposures on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	22	22	9		0	0	0		
Equity	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
Standardised Total⁽²⁾				1				1	

(1) Original exposures, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution efficacy).

(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures but includes general credit risk adjustments.

		IRB Approach											
		As of 30/09/2022					As of 31/12/2022						
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted	
Consolidated data	(in EUR, %)												
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	27,980	1,134	14,122	6,356	296	723	0	27,832	970	13,250	5,887	218
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	11,997	767	6,522	2,344	192	462	12,163	669	6,608	2,406	155	396
	Retail	12,686	795	20,115	1,744	447	487	12,602	583	20,046	1,755	159	373
	Retail - Secured on real estate property	5,139	234	5,111	917	113	134	5,133	204	5,117	965	105	136
	Retail - Secured on real estate property - Of Which: SME	1,573	116	1,554	338	65	64	1,536	103	1,513	356	61	63
	Retail - Secured on real estate property - Of Which: non-SME	3,567	117	3,557	580	48	70	3,617	101	3,604	609	44	73
	Retail - Qualifying Revolving	336	2	246	15	0	3	312	2	237	16	0	0
	Retail - Other Retail - Of Which: SME	7,221	469	4,788	281	78	290	7,138	377	4,688	754	54	235
Retail - Other Retail - Of Which: non-SME	5,922	308	3,479	650	74	221	5,853	306	3,397	621	51	182	
Equity	1,298	102	1,276	131	5	68	1,285	71	1,260	133	3	13	
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	
IRB Total				6,970					7,622				

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
 (2) Exposure value does not include the Securitisation position unlike in the results prior to the 2019 exercise.
 (3) Only the most relevant countries are disclosed. These have been selected under the following rule: Countries of counterpart covering up to 95% of total original exposure or Top 10 countries ranked by original exposure, calculated as of last quarter.

		IRB Approach											
		As of 30/09/2022					As of 31/12/2022						
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted	
ITALY	(in EUR, %)												
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	26,798	1,129	13,485	5,921	293	719	23,337	966	13,059	5,792	217	603
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	11,894	767	6,493	2,244	192	462	12,007	669	6,564	2,374	152	395
	Retail	12,536	698	9,999	1,682	388	423	12,419	577	9,891	1,706	157	369
	Retail - Secured on real estate property	5,630	288	5,002	896	111	132	5,044	199	5,007	940	103	132
	Retail - Secured on real estate property - Of Which: SME	1,570	116	1,551	337	65	64	1,533	103	1,510	352	61	63
	Retail - Secured on real estate property - Of Which: non-SME	3,461	112	3,451	559	45	68	3,511	96	3,498	588	42	69
	Retail - Qualifying Revolving	334	2	245	15	0	3	309	2	235	15	0	0
	Retail - Other Retail	7,172	468	4,713	770	78	288	7,066	376	4,649	748	54	234
Retail - Other Retail - Of Which: SME	5,908	307	3,465	645	73	220	5,813	306	3,387	617	51	182	
Retail - Other Retail - Of Which: non-SME	1,264	101	1,247	126	5	68	1,253	70	1,261	130	3	52	
Equity	0	0	0	0	0	0	0	0	0	0	0	0	
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	
IRB Total													

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

		IRB Approach											
		As of 30/09/2022					As of 31/12/2022						
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted	
SWITZERLAND	(in EUR, %)												
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	95	0	37	25	0	0	93	0	38	25	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	49	0	25	18	0	0	47	0	25	18	0	0
	Retail	72	3	67	34	1	2	84	3	59	30	1	2
	Retail - Secured on real estate property	44	2	44	9	1	1	44	3	44	9	1	1
	Retail - Secured on real estate property - Of Which: SME	2	0	2	0	0	0	2	0	2	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	42	2	42	9	1	1	42	3	42	9	1	1
	Retail - Qualifying Revolving	1	0	1	0	0	1	0	1	0	0	0	0
	Retail - Other Retail	27	1	23	0	0	1	29	1	14	0	0	0
Retail - Other Retail - Of Which: SME	3	0	2	0	0	0	27	0	2	0	0	0	
Retail - Other Retail - Of Which: non-SME	24	1	21	0	0	1	11	1	12	0	0	0	
Equity	0	0	0	0	0	0	0	0	0	0	0	0	
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	
IRB Total													

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

		IRB Approach											
		As of 30/09/2022					As of 31/12/2022						
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted	
FRANCE	(in EUR, %)												
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	4	0	5	1	0	0	15	0	12	2	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	3	0	3	0	0	0	3	0	4	0	0	0
	Retail - Other Retail	1	0	2	0	0	0	12	0	8	1	0	0
Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	
Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	11	0	8	1	0	0	
Equity	0	0	0	0	0	0	0	0	0	0	0	0	
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	
IRB Total													

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

		IRB Approach											
		As of 30/09/2022					As of 31/12/2022						
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted	
SPAIN	(in EUR, %)												
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	1	0	1	0	0	0	0	0	0	0	0	0
Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	
Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	
Equity	0	0	0	0	0	0	0	0	0	0	0	0	
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	
IRB Total													

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

		IRB Approach									
		As of 30/09/2022					As of 31/12/2022				
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions		
(in EUR, %)		Of which: adjusted		Of which: adjusted		Of which: adjusted		Of which: adjusted			
GERMANY	Central banks and central governments	0	0	0	0	0	0	0	0		
	Securities	0	0	0	0	0	0	0	0		
	Corporates	2	2	2	3	2	2	2	2		
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0		
	Corporates - Of Which: SME	1	0	0	0	1	0	0	0		
	Retail	30	0	30	1	0	0	30	1		
	Retail - Secured on real estate property	9	0	9	1	0	0	9	1		
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0		
	Retail - Secured on real estate property - Of Which: non-SME	9	0	9	1	0	0	9	1		
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0		
	Retail - Other Retail	1	0	1	0	1	0	1	0		
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0		
	Retail - Other Retail - Of Which: non-SME	1	0	1	0	1	0	1	0		
	Equity	0	0	0	0	0	0	0	0		
	Other non credit-obligation assets	0	0	0	0	0	0	0	0		
IRB Total											

¹ Original exposure, unless Eneurox value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

		IRB Approach							
		As of 31/03/2023				As of 30/06/2023			
		Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted	
Consolidated data	Central banks and central governments	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0
	Corporates	26,804	973	15,482	5,942	217	632	26,905	6,020
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	213
	Corporates - Of Which: SME	11,995	638	6,559	2,241	147	412	12,296	645
	Retail	12,689	373	10,089	1,850	388	1,121	10,605	1,862
	Retail - Secured on real estate property	5,184	196	5,150	1,020	103	136	5,223	1,007
	Retail - Secured on real estate property - Of Which: SME	1,528	100	1,528	377	61	68	1,528	209
	Retail - Secured on real estate property - Of Which: non-SME	3,653	96	3,640	643	42	68	3,705	79
	Retail - Qualifying Revolving	292	3	220	15	6	2	269	3
	Retail - Other Retail	2,182	375	4,720	794	55	250	2,079	380
	Retail - Other Retail - Of Which: SME	5,947	309	3,474	664	52	194	5,913	312
	Retail - Other Retail - Of Which: non-SME	1,235	66	1,246	130	3	56	1,166	68
	Equity	0	0	0	0	0	0	0	0
	Other non credit-obligation assets	0	0	0	0	0	0	0	0
IRB Total ⁽³⁾			7,771				7,822		

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

(2) IRB Total does not include the Securitisation position unlike in the results prior to the 2013 exercise.

(3) Only the most relevant countries are disclosed. These have been selected under the following rule: Countries of counterpart covering up to 95% of total original exposure or Top 10 countries based on original exposure, calculated as of last quarter.

		IRB Approach							
		As of 31/03/2023				As of 30/06/2023			
		Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted	
ITALY	Central banks and central governments	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0
	Corporates	17,986	969	11,317	5,809	216	628	26,404	971
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	212
	Corporates - Of Which: SME	1,699	688	6,547	2,226	147	412	12,277	645
	Retail	12,472	567	9,937	1,799	155	384	13,811	574
	Retail - Secured on real estate property	5,074	191	5,040	997	100	133	5,105	332
	Retail - Secured on real estate property - Of Which: SME	1,527	100	1,527	375	61	68	1,527	149
	Retail - Secured on real estate property - Of Which: non-SME	3,547	91	3,513	621	39	65	3,591	95
	Retail - Qualifying Revolving	290	2	218	15	6	2	266	2
	Retail - Other Retail	7,107	373	4,679	787	55	249	7,009	378
	Retail - Other Retail - Of Which: SME	1,909	309	3,465	665	52	194	5,876	312
	Retail - Other Retail - Of Which: non-SME	1,199	64	1,214	127	3	55	1,133	67
	Equity	0	0	0	0	0	0	0	0
	Other non credit-obligation assets	0	0	0	0	0	0	0	0
IRB Total			7,771				7,822		

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

		IRB Approach							
		As of 31/03/2023				As of 30/06/2023			
		Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted	
SWITZERLAND	Central banks and central governments	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0
	Corporates	101	0	36	26	0	0	303	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	42	28
	Corporates - Of Which: SME	15	0	8	4	0	0	8	3
	Retail	85	3	58	11	1	2	87	3
	Retail - Secured on real estate property	42	2	42	9	1	2	47	10
	Retail - Secured on real estate property - Of Which: SME	2	0	2	0	0	2	0	0
	Retail - Secured on real estate property - Of Which: non-SME	2	0	2	0	0	0	0	0
	Retail - Qualifying Revolving	11	1	15	2	1	1	15	2
	Retail - Other Retail	27	0	2	0	0	0	26	0
	Retail - Other Retail - Of Which: SME	14	1	13	1	0	1	13	1
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0
	Other non credit-obligation assets	0	0	0	0	0	0	0	0
IRB Total			7,771				7,822		

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

		IRB Approach							
		As of 31/03/2023				As of 30/06/2023			
		Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted	
FRANCE	Central banks and central governments	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	1	0	1
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	14	0	11	2	0	15	2	0
	Retail	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0
	Retail - Other Retail	11	0	8	1	0	11	10	1
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	11	0	8	1	0	11	10	1
	Equity	0	0	0	0	0	0	0	0
	Other non credit-obligation assets	0	0	0	0	0	0	0	0
IRB Total			7,771				7,822		

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

		IRB Approach							
		As of 31/03/2023				As of 30/06/2023			
		Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted	
SPAIN	Central banks and central governments	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0
	Corporates	1	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	1	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0
	Other non credit-obligation assets	0	0	0	0	0	0	0	0
IRB Total			7,771				7,822		

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

		IRB Approach											
		As of 31/03/2023					As of 30/06/2023						
		Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions				
Of which: off-balance		Of which: off-balance		Of which: off-balance		Of which: off-balance							
GERMANY	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	2	2	2	0	2	2	2	0	2	2	2	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	1	0	0	0	1	0	0	0	0	0	0	0
	Retail	11	0	10	1	0	0	11	0	10	1	0	0
	Retail - Secured on real estate property	10	0	10	1	0	0	10	0	10	1	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	10	0	10	1	0	0	10	0	10	1	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	1	0	1	0	0	0	1	0	1	0	0	0
	Retail - Other Retail - Of Which: non-SME	1	0	1	0	0	0	1	0	1	0	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	0
	IRB Total												

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

2023 EU-wide Transparency Exercise
General governments exposures by country of the counterparty

BANCA POPOLARE DI SONDRIO SOCIETA' PER AZIONI

As of 31/12/2022

Residual Maturity		Country / Region		Direct exposures												Off balance sheet exposures		Risk weighted exposure amount
				On balance sheet				Derivatives				Off balance sheet						
				Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	Non-derivative financial assets by accounting portfolio				Derivatives with positive fair value		Derivatives with negative fair value		Nominal	Provisions			
of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost			Carrying amount	Notional amount	Carrying amount	Notional amount									
[0 - 3M]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[10Y - more]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Total		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y]		15	15	0	0	0	0	15	0	0	0	0	0	0	0	0	0	
[1Y - 2Y]		70	70	0	0	0	0	70	0	0	0	0	0	0	0	0	0	
[2Y - 3Y]		1	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[5Y - 10Y]		16	16	0	0	0	0	16	0	0	0	0	0	0	0	0	0	
[10Y - more]		36	36	0	0	0	0	36	0	0	0	0	0	0	0	0	0	
Total		138	138	0	0	0	0	137	0	0	0	0	0	0	16	0	0	0

Notes and definitions

Information disclosed in this template is sourced from COREP template C 33, introduced with the reporting framework 2.7, applicable for reports as of 31 March 2018.

(1) Information on sovereign exposures is only available for institutions that have sovereign exposures of at least 1% of total "Debt securities and loans receivables". Country of breakdown is only available for institutions that hold non-domestic sovereign exposures of 10% or more compared to total sovereign exposures. Where the latter threshold is not met, information is disclosed through the aggregate "Others".

(2) The exposures reported cover only exposures to central, regional and local governments on immediate borrower basis, and do not include exposures to other counterparties with full or partial government guarantees

(3) The banks disclose the exposures in the "Financial assets held for trading" portfolio after offsetting the cash short positions having the same maturities.

(4) The exposures reported include the positions towards counterparties (other than sovereign) on sovereign credit risk (i.e. CDS, financial guarantees) booked in all the accounting portfolio (on-off balance sheet). Irrespective of the denomination and/or accounting classification of the positions

the economic substance over the form must be used as a criteria for the identification of the exposures to be included in this column. This item does not include exposures to counterparties (other than sovereign) with full or partial government guarantees by central, regional and local governments

(5) Residual countries not reported separately in the Transparency exercise

Regions:

Other advanced non-EEA: Israel, Korea, New Zealand, Russia, San Marino, Singapore and Taiwan.

Other CEE non-EEA: Albania, Bosnia and Herzegovina, FYR Macedonia, Montenegro, Serbia and Turkey.

Middle East: Bahrain, Djibouti, Iran, Iraq, Jordan, Kuwait, Lebanon, Libya, Oman, Qatar, Saudi Arabia, Sudan, Syria, United Arab Emirates and Yemen.

Latin America: Argentina, Belize, Bolivia, Brazil, Chile, Colombia, Costa Rica, Dominica, Dominican Republic, Ecuador, El Salvador, Grenada, Guatemala, Guyana, Haiti, Honduras, Jamaica, Mexico, Nicaragua, Panama, Paraguay, Peru, St. Kitts and Nevis, St. Lucia, St. Vincent and the Grenadines, Suriname, Trinidad and Tobago, Uruguay, Venezuela, Antigua And Barbuda, Aruba, Bahamas, Barbados, Cayman Islands, Cuba, French Guiana, Guadeloupe, Martinique, Puerto Rico, Saint Barthélemy, Turks And Caicos Islands, Virgin Islands (British), Virgin Islands (U.S.).

Africa: Algeria, Egypt, Morocco, South Africa, Angola, Benin, Botswana, Burkina Faso, Burundi, Cameroon, Cape Verde, Central African Republic, Chad, Comoros, Congo, The Democratic Republic Of The Congo, Côte D'Ivoire, Equatorial Guinea, Eritrea, Ethiopia, Gabon, Gambia, Ghana, Guinea, Guinea-Bissau, Kenya, Lesotho, Liberia, Madagascar, Malawi, Mali, Mauritius, Mauritania, Mozambique, Namibia, Niger, Nigeria, Rwanda, Sao Tome And Principe, Senegal, Seychelles, Sierra Leone, South Sudan, Swaziland, United Republic Of Tanzania, Togo, Uganda, Zambia, Zimbabwe and Tunisia.

(6) The columns "Total carrying amount of non-derivative financial assets (net of short positions)" provide information on a net basis, whilst the related "of which" positions present information on a gross basis.

(7) The values for the "Other" bucket is calculated subtracting from the reported Total the breakdown of the listed countries. As a result of precision and rounding in the calculation we accept an approximation in the order of e04.

(8) Information on Non-derivative financial assets by accounting portfolio is not included for institutions applying nGAP

2023 EU-wide Transparency Exercise
General governments exposures by country of the counterparty

BANCA POPOLARE DI SONDRIO SOCIETA' PER AZIONI

As of 30/06/2023

		Direct exposures														Risk weighted exposure amount
		On balance sheet				Derivatives				Off balance sheet						
		Non-derivative financial assets by accounting portfolio				Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures						
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions			
	Finland	0	0	0	0	0	0	0	0	0	0	0	0	0		
	France	99	99	0	0	0	0	0	0	0	0	0	51	0		
	Germany	526	526	0	0	100	419	0	0	0	0	0	0	0		
	Croatia	0	0	0	0	0	0	0	0	0	0	0	0	0		
	Greece	0	0	0	0	0	0	0	0	0	0	0	0	0		
	Hungary	0	0	0	0	0	0	0	0	0	0	0	0	0		
	Ireland	0	0	0	0	0	0	0	0	0	0	0	0	0		
	Italy	2,064	2,064	0	0	0	2,062	0	0	0	0	0	577	0		
	Latvia	0	0	0	0	0	0	0	0	0	0	0	0	0		
	Total	9,426	9,401	0	0	1,422	8,000	0	0	0	0	624	0	444		

2023 EU-wide Transparency Exercise
General governments exposures by country of the counterparty

BANCA POPOLARE DI SONDRIO SOCIETA' PER AZIONI

As of 30/06/2023

		Direct exposures														Risk weighted exposure amount
		On balance sheet				Derivatives				Off balance sheet						
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	Non-derivative financial assets by accounting portfolio				Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures				
				of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions			
[0 - 3M]	Africa	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[10Y - more]	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
Total		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M]	Others	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y]		85	85	0	0	0	85	0	0	0	0	0	0	0	0	
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[5Y - 10Y]		16	16	0	0	0	16	0	0	0	0	0	0	0	0	
[10Y - more]	35	35	0	0	0	35	0	0	0	0	0	0	0	0		
Total		137	137	0	0	0	137	0	0	0	0	0	0	16	0	0

Notes and definitions

Information disclosed in this template is sourced from COREP template C 33, introduced with the reporting framework 2.7, applicable for reports as of 31 March 2018.

(1) Information on sovereign exposures is only available for institutions that have sovereign exposures of at least 1% of total "Debt securities and loans receivables". Country of breakdown is only available for institutions that hold non-domestic sovereign exposures of 10% or more compared to total sovereign exposures. Where the latter threshold is not met, information is disclosed through the aggregate "Others".

(2) The exposures reported cover only exposures to central, regional and local governments on immediate borrower basis, and do not include exposures to other counterparties with full or partial government guarantees

(3) The banks disclose the exposures in the "Financial assets held for trading" portfolio after offsetting the cash short positions having the same maturities.

(4) The exposures reported include the positions towards counterparties (other than sovereign) on sovereign credit risk (i.e. CDS, financial guarantees) booked in all the accounting portfolio (on-off balance sheet). Irrespective of the denomination and/or accounting classification of the positions

the economic substance over the form must be used as a criteria for the identification of the exposures to be included in this column. This item does not include exposures to counterparties (other than sovereign) with full or partial government guarantees by central, regional and local governments

(5) Residual countries not reported separately in the Transparency exercise

Regions:

Other advanced non-EEA: Israel, Korea, New Zealand, Russia, San Marino, Singapore and Taiwan.

Other CEE non-EEA: Albania, Bosnia and Herzegovina, FYR Macedonia, Montenegro, Serbia and Turkey.

Middle East: Bahrain, Djibouti, Iran, Iraq, Jordan, Kuwait, Lebanon, Libya, Oman, Qatar, Saudi Arabia, Sudan, Syria, United Arab Emirates and Yemen.

Latin America: Argentina, Belize, Bolivia, Brazil, Chile, Colombia, Costa Rica, Dominica, Dominican Republic, Ecuador, El Salvador, Grenada, Guatemala, Guyana, Haiti, Honduras, Jamaica, Mexico, Nicaragua, Panama, Paraguay, Peru, St. Kitts and Nevis, St. Lucia, St. Vincent and the Grenadines, Suriname, Trinidad and Tobago, Uruguay, Venezuela, Antigua And Barbuda, Aruba, Bahamas, Barbados, Cayman Islands, Cuba, French Guiana, Guadeloupe, Martinique, Puerto Rico, Saint Barthélemy, Turks And Caicos Islands, Virgin Islands (British), Virgin Islands (U.S.).

Africa: Algeria, Egypt, Morocco, South Africa, Angola, Benin, Botswana, Burkina Faso, Burundi, Cameroon, Cape Verde, Central African Republic, Chad, Comoros, Congo, The Democratic Republic Of The Congo, Côte D'Ivoire, Equatorial Guinea, Eritrea, Ethiopia, Gabon, Gambia, Ghana, Guinea, Guinea-Bissau, Kenya, Lesotho, Liberia, Madagascar, Malawi, Mali, Mauritius, Mauritania, Mozambique, Namibia, Niger, Nigeria, Rwanda, Sao Tome And Principe, Senegal, Seychelles, Sierra Leone, South Sudan, Switzerland, United Republic Of Tanzania, Togo, Uganda, Zambia, Zimbabwe and Tunisia.

(6) The columns "Total carrying amount of non-derivative financial assets (net of short positions)" provide information on a net basis, whilst the related "of which" positions present information on a gross basis.

(7) The values for the "Other" bucket is calculated subtracting from the reported Total the breakdown of the listed countries. As a result of precision and rounding in the calculation we accept an approximation in the order of e04.

(8) Information on Non-derivative financial assets by accounting portfolio is not included for institutions applying rGAP

2023 EU-wide Transparency Exercise
 Performing and non-performing exposures
 BANCA POPOLARE DI SONDRIO SOCIETA' PER AZIONI

	As of 30/09/2022									As of 31/12/2022										
	Gross carrying amount/ Nominal amount					Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions ¹⁾				Collaterals and financial guarantees received on non-performing exposures ²⁾	Gross carrying amount/ Nominal amount					Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions ¹⁾				Collaterals and financial guarantees received on non-performing exposures ²⁾
	Of which performing best past due >30 days and <90 days		Of which non-performing ³⁾			On performing exposures ⁴⁾	On non-performing exposures ⁴⁾				Of which performing best past due >30 days and <90 days		Of which non-performing ³⁾			On performing exposures ⁴⁾	On non-performing exposures ⁴⁾			
			Of which: defaulted	Of which Stage 3 ⁵⁾				Of which Stage 3 ⁵⁾					Of which: defaulted	Of which Stage 3 ⁵⁾				Of which Stage 3 ⁵⁾		
Cash balances at central banks and other demand deposits	6,464	0	0	0	0	1	0	0	0	0	7,148	0	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	13,321	0	1	1	0	4	0	0	0	0	13,556	0	1	1	0	11	0	0	0	0
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
General governments	10,027	0	0	0	0	2	0	0	0	0	10,027	0	0	0	0	4	0	0	0	0
Credit institutions	1,125	0	0	0	0	1	0	0	0	0	1,125	0	0	0	0	1	0	0	0	0
Other financial corporations	1,158	0	0	0	0	1	0	0	0	0	1,155	0	0	0	0	1	0	0	0	0
Non-financial corporations	351	0	1	1	0	0	0	0	0	0	349	0	1	1	0	3	0	0	0	0
Loans and advances (including at amortised cost and fair value)	33,721	56	1,763	1,763	1,577	129	1,049	945	660	33,957	51	1,462	1,462	1,324	146	853	773	548	548	
Central banks	0	0	0	0	0	0	0	0	0	5	0	0	0	0	0	0	0	0	0	
General governments	355	0	0	0	0	1	0	0	0	480	0	0	0	0	2	0	0	0	0	
Credit institutions	478	3	0	0	0	0	0	0	0	641	1	0	0	0	0	0	0	0	0	
Other financial corporations	2,281	0	34	34	31	18	20	17	10	2,597	0	31	31	29	15	18	16	9	9	
Non-financial corporations	18,564	33	1,280	1,280	1,138	62	792	703	450	18,131	20	1,066	1,066	951	70	630	573	387	387	
of which: small and medium-sized enterprises	9,572	13	845	845	737	40	469	411	360	10,072	24	746	746	652	46	411	359	322	322	
of which: Loans collateralised by commercial immovable property	4,215	8	732	732	650	25	402	357	329	4,220	13	584	584	524	26	304	274	280	280	
Households	12,044	20	440	440	410	49	237	222	194	12,100	22	365	365	344	59	195	184	151	151	
of which: Loans collateralised by residential immovable property	7,781	7	161	161	153	24	61	58	100	7,714	11	142	142	133	32	56	52	86	86	
of which: Credit for consumption	499	3	11	11	10	2	4	3	5	508	3	11	11	10	2	4	4	5	5	
NET INSTRUMENTS other than NPT	53,906	56	1,764	1,764	1,577	134	1,049	945	660	54,661	51	1,464	1,464	1,324	158	853	773	548	548	
OFF-BALANCE SHEET EXPOSURES	21,638		164	164	84	34	31	11	16	23,512		178	178	83	27	37	12	9	9	

¹⁾ For the definition of non-performing exposures please refer to Article 47(a)(2) of Regulation (EU) No 575/2013 (CRD).

²⁾ Institutions must have the cumulative amount of expected credit losses since initial recognition for financial instruments subject to impairment and provisions for off-balance sheet exposures.

³⁾ Institutions must have the cumulative amount of expected credit losses since initial recognition for financial instruments subject to impairment, the accumulated negative changes in fair value due to credit risk for financial instruments measured at fair value through profit or loss other than NPT and provisions for off-balance sheet exposures.

⁴⁾ For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the PFRBP framework (template F 10.00 / F 19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/451 - ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item (Accumulated impairment, accumulated changes in fair value due to credit risk and provisions) is disclosed consistently with the PFRBP sign convention. This is because, based on the sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.

⁵⁾ From June 2022, the gross carrying amount of assets and accumulated impairments that are purchased or originated as credit impaired at initial recognition are not included in the impairment stages, as it was the case in previous periods.

2023 EU-wide Transparency Exercise
 Performing and non-performing exposures
 BANCA POPOLARE DI SONDRIO SOCIETA' PER AZIONI

	As of 31/03/2023										As of 30/06/2023											
	Gross carrying amount/ Nominal amount						Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions*				Collaterals and financial guarantees received on non-performing exposures	Gross carrying amount/ Nominal amount						Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions*				Collaterals and financial guarantees received on non-performing exposures
	Of which performing but past due >90 days and <=90 days		Of which non-performing ⁽¹⁾				On performing exposures ⁽²⁾		On non-performing exposures ⁽²⁾			Of which performing but past due >90 days and <=90 days		Of which non-performing ⁽¹⁾				On performing exposures ⁽²⁾		On non-performing exposures ⁽²⁾		
			Of which: defaulted	Of which Stage 3 ⁽³⁾					Of which Stage 3 ⁽³⁾					Of which: defaulted	Of which Stage 3 ⁽³⁾			Of which Stage 3 ⁽³⁾				
Cash balances at central banks and other demand deposits	6,219	0	0	0	0	0	0	0	0	0	2,831	0	0	0	0	0	0	0	0	0		
Debt securities (including at amortised cost and fair value)	14,530	0	1	1	0	11	0	0	0	0	13,800	0	1	1	0	0	14	0	0	0		
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
General governments	11,526	0	0	0	0	7	0	0	0	0	10,795	0	0	0	0	0	4	0	0	0		
Credit institutions	1,359	0	0	0	0	1	0	0	0	1,439	0	0	0	0	0	5	0	0	0	0		
Other financial corporations	1,242	0	0	0	0	1	0	0	0	1,161	0	0	0	0	0	1	0	0	0	0		
Non-financial corporations	394	0	1	1	0	3	0	0	0	411	0	1	1	0	0	5	0	0	0	0		
Loans and advances (including at amortised cost and fair value)	33,685	127	1,454	1,454	1,324	162	878	800	483	34,300	29	1,454	1,454	1,328	173	877	800	512				
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
General governments	469	0	0	0	0	1	0	0	0	538	0	0	0	0	3	0	0	0	0	0		
Credit institutions	506	1	0	0	0	0	0	0	0	595	0	0	0	0	0	0	0	0	0	0		
Other financial corporations	2,861	40	29	29	28	23	20	19	9	2,623	0	29	29	27	18	19	18	18	9	9		
Non-financial corporations	18,044	43	1,068	1,068	961	74	461	396	332	18,336	13	1,047	1,047	944	83	653	589	348				
of which: small and medium-sized enterprises	9,971	33	707	707	621	56	401	350	274	10,112	11	714	714	627	50	411	358	200				
of which: Loans collateralised by commercial immovable property	4,194	15	571	571	514	39	322	289	249	4,225	6	559	559	501	32	330	295	229				
Households	11,985	42	355	355	335	64	196	185	142	12,011	16	378	378	366	69	204	192	155				
of which: Loans collateralised by residential immovable property	7,706	12	143	143	136	31	57	54	86	7,810	9	151	151	143	34	60	56	91				
of which: Credit for consumption	520	3	10	10	9	2	4	3	5	532	3	10	10	9	2	3	3	4				
DEBT INSTRUMENTS other than HFT	54,435	127	1,455	1,455	1,324	174	878	800	483	50,931	29	1,454	1,454	1,328	188	877	800	512				
OFF-BALANCE SHEET EXPOSURES	23,515		182	182	93	31	39	13	7	24,211		207	207	108	34	40	13	8				

(1) For the definition of non-performing exposures please refer to Article 4(1)(2) of Regulation (EU) No 575/2013 (CRD IV).
 (2) Institutions report here the cumulative amount of expected credit losses since initial recognition for financial instruments subject to impairment and provisions for off-balance sheet exposures.
 (3) Institutions report here the cumulative amount of expected credit losses since initial recognition for financial instruments subject to impairment, the accumulated negative changes in fair value due to credit risk for financial instruments measured at fair value through profit or loss other than HFT and provisions for off-balance sheet exposures.
 (4) For the on-balance sheet items, accumulated impairment and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following the sign convention, information is disclosed with the opposite sign of what is reported according to the FROBEP Framework (template F 18.00 / F 18.05), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/451 - ITS on Supervisory reporting. However, for the off-balance sheet exposures, the same item (Accumulated impairment, accumulated changes in fair value due to credit risk and provisions) is disclosed consistently with the FROBEP sign convention. This is because, based on the sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.
 (5) From June 2021, the gross carrying amount of assets and accumulated impairments that are purchased or originated as credit-impaired at initial recognition are not included in the impairment stages, as it was the case in previous periods.

2023 EU-wide Transparency Exercise

Forborne exposures

BANCA POPOLARE DI SONDRIO SOCIETA' PER AZIONI

	As of 30/09/2022						As of 31/12/2022					
	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		Collateral and financial guarantees received on exposures with forbearance measures		Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		Collateral and financial guarantees received on exposures with forbearance measures	
		Of which non-performing exposures with forbearance measures		Of which on non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures		Of which non-performing exposures with forbearance measures		Of which on non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures
(mln EUR)												
Cash balances at central banks and other demand deposits	0	0	0	0	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	0	0	0	0	0	0	0	0	0	0	0	0
Central banks	0	0	0	0	0		0	0	0	0	0	
General governments	0	0	0	0	0		0	0	0	0	0	
Credit institutions	0	0	0	0	0		0	0	0	0	0	
Other financial corporations	0	0	0	0	0		0	0	0	0	0	
Non-financial corporations	0	0	0	0	0		0	0	0	0	0	
Loans and advances (including at amortised cost and fair value)	1,281	794	459	440	762	334	1,088	654	387	367	660	269
Central banks	0	0	0	0	0	0	0	0	0	0	0	0
General governments	0	0	0	0	0	0	0	0	0	0	0	0
Credit institutions	0	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	15	15	11	11	0	0	15	14	11	11	0	0
Non-financial corporations	864	574	341	331	483	234	699	465	268	258	408	198
of which: small and medium-sized enterprises	674	439	238	230	426		589	371	197	188	384	
Households	402	205	108	98	278	101	374	174	108	98	252	71
DEBT INSTRUMENTS other than HFT	1,281	794	459	440	762		1,088	654	387	367	660	
Loan commitments given	25	20	0	0	11	10	17	11	0	0	4	4
QUALITY OF FORBEARANCE²												
Loans and advances that have been forborne more than twice ³	208						169					
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria ³	493						384					

⁽¹⁾ Forborne exposures are debt contracts in respect of which forbearance measures as defined in Article 47b(1) and (2) CRR have been applied

⁽²⁾ For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F 18.00 / F 19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/451- ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item ("Accumulated impairment, accumulated changes in fair value due to credit risk and provisions") is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.

⁽³⁾ The information applies only to banks meeting at least one of the criteria for significance and having a ratio of non-performing loans and advances divided by total loans and advances (excluding loans and advances classified as held for sale, cash balances at central banks and other demand deposits) of 5% or above.

2023 EU-wide Transparency Exercise

Forborne exposures

BANCA POPOLARE DI SONDRIO SOCIETA' PER AZIONI

	As of 31/03/2023						As of 30/06/2023						
	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		Collateral and financial guarantees received on exposures with forbearance measures		Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		Collateral and financial guarantees received on exposures with forbearance measures		
	Of which non-performing exposures with forbearance measures		Of which non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures		Of which non-performing exposures with forbearance measures		Of which non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures		
(mln EUR)													
Cash balances at central banks and other demand deposits	0	0	0	0	0	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	0	0	0	0	0	0	0	0	0	0	0	0	0
Central banks	0	0	0	0	0		0	0	0	0	0		0
General governments	0	0	0	0	0		0	0	0	0	0		0
Credit institutions	0	0	0	0	0		0	0	0	0	0		0
Other financial corporations	0	0	0	0	0		0	0	0	0	0		0
Non-financial corporations	0	0	0	0	0		0	0	0	0	0		0
Loans and advances (including at amortised cost and fair value)	1,037	659	405	378	570	258	1,016	657	414	393	550	248	
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0
General governments	0	0	0	0	0	0	0	0	0	0	0	0	0
Credit institutions	0	0	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	15	15	15	15	0	0	14	14	14	14	0	0	0
Non-financial corporations	645	470	275	265	337	189	637	470	286	279	324	180	
of which: small and medium-sized enterprises	535	378	210	201	312		527	376	218	211	303		
Households	377	174	115	98	233	69	364	173	113	100	226	68	
DEBT INSTRUMENTS other than HFT	1,037	659	405	378	570		1,016	657	414	393	550		
Loan commitments given	17	10	0	0	3	2	17	10	0	0	3	2	
QUALITY OF FORBEARANCE²													
Loans and advances that have been forborne more than twice ³	172						163						
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria ³	394						405						

(1) Forborne exposures are debt contracts in respect of which forbearance measures as defined in Article 47b(1) and (2) CRR have been applied

(2) For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F 18.00 / F 19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/451- ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item (Accumulated impairment, accumulated changes in fair value due to credit risk and provisions) is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.

(3) The information applies only to banks meeting at least one of the criteria for significance and having a ratio of non-performing loans and advances divided by total loans and advances (excluding loans and advances classified as held for sale, cash balances at central banks and other demand deposits) of 5% or above.

2023 EU-wide Transparency Exercise
Breakdown of loans and advances to non-financial corporations other than held for trading
 BANCA POPOLARE DI SONDRIO SOCIETA' PER AZIONI

(min EUR)	AS OF 30/09/2022						AS OF 31/12/2022						AS OF 31/03/2023						AS OF 30/06/2023					
	Gross carrying amount		Of which: non-perform	Of which loans and advances subject to impairment	Accumulated impairment ¹	Accumulated negative changes in fair value due to credit risk on non-performing exposures ¹	Gross carrying amount		Of which: non-perform	Of which loans and advances subject to impairment	Accumulated impairment ¹	Accumulated negative changes in fair value due to credit risk on non-performing exposures ¹	Gross carrying amount		Of which: non-perform	Of which loans and advances subject to impairment	Accumulated impairment ¹	Accumulated negative changes in fair value due to credit risk on non-performing exposures ¹	Gross carrying amount		Of which: non-perform	Of which loans and advances subject to impairment	Accumulated impairment ¹	Accumulated negative changes in fair value due to credit risk on non-performing exposures ¹
		of which: defaulted						of which: defaulted						of which: defaulted						of which: defaulted				
A Agriculture, forestry and fishing	275	6	6	260	3	0	327	5	5	312	4	0	327	7	7	312	4	0	323	6	6	308	4	0
B Mining and quarrying	56	4	4	56	3	0	61	4	4	61	3	0	57	4	4	57	3	0	134	4	4	134	6	0
C Manufacturing	5,192	378	128	5,158	123	4	5,302	192	192	5,267	129	7	5,157	182	182	5,127	127	6	5,160	171	171	5,133	130	6
D Electricity, gas, steam and air conditioning supply	720	5	5	704	3	0	532	4	4	527	5	0	560	4	4	556	4	0	665	9	9	661	7	0
E Water supply	194	5	5	194	3	0	219	5	5	219	3	0	224	5	5	222	3	0	226	5	5	226	4	0
F Construction	1,700	343	343	1,705	23	0	1,699	237	237	1,651	160	2	1,744	252	252	1,699	175	1	1,739	243	253	1,696	172	2
G Wholesale and retail trade	2,978	154	154	2,938	102	0	2,961	119	119	2,924	83	0	2,920	120	120	2,889	81	0	3,098	116	116	3,068	86	0
H Transport and storage	419	21	21	416	14	0	435	21	21	432	16	0	409	36	36	406	22	0	397	38	38	394	22	0
I Accommodation and food service activities	989	94	94	969	48	0	980	85	85	960	47	0	977	81	81	958	47	0	970	81	81	950	47	0
J Information and communication	247	40	40	246	13	0	250	26	26	248	19	0	235	25	25	234	18	0	305	26	26	308	19	0
K Financial and insurance activities	242	27	27	239	16	0	289	24	24	287	16	0	275	24	24	274	15	0	253	22	22	253	12	0
L Real estate activities	2,545	307	307	2,476	191	3	2,549	261	261	2,474	149	3	2,500	255	255	2,434	199	4	2,655	241	241	2,491	150	4
M Professional, scientific and technical activities	1,581	48	48	1,569	35	1	1,115	45	45	1,107	36	1	1,147	44	44	1,140	37	1	1,165	43	43	1,157	35	1
N Administrative and support service activities	330	19	19	328	11	0	329	17	17	327	10	0	381	16	16	379	10	0	436	17	17	435	10	0
O Public administration and defence, compulsory social security	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
P Education	27	1	1	27	0	0	26	1	1	26	0	0	26	1	1	25	1	0	36	1	1	36	1	0
Q Human health services and social work activities	323	3	3	321	3	0	315	1	1	313	2	0	328	1	1	326	2	0	316	2	2	315	2	0
R Arts, entertainment and recreation	201	15	15	200	9	0	267	13	13	266	8	0	285	12	12	281	10	0	279	11	11	278	9	0
S Other services	386	12	12	384	11	0	377	8	8	376	6	0	383	7	7	381	6	0	388	12	12	387	7	0
Loans and advances	18,264	1,280	1,280	18,251	892	17	18,131	1,066	1,066	17,877	695	14	18,044	1,068	1,068	17,806	722	13	18,536	1,047	1,047	18,314	721	13

¹ The items 'accumulated impairment' and 'accumulated negative changes in fair value due to credit risk on non-performing exposures' are disclosed with a positive sign if they are decreasing an asset. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (template F 06.01), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/451 - ITS on Supervisory reporting.

2023 EU-wide Transparency Exercise
Collateral valuation - loans and advances
BANCA POPOLARE DI SONDRIO SOCIETA' PER AZIONI

(m€ EUR)	As of 30/09/2022					As of 31/12/2022					As of 31/03/2023					As of 30/06/2023				
	Loans and advances		Non-performing			Loans and advances		Non-performing			Loans and advances		Non-performing			Loans and advances		Non-performing		
	Performing	of which past due > 30days <= 90 days	Unlikely to pay that are not past due or past due <= 90 days	Unlikely to pay that are not past due or past due <= 90 days	Unlikely to pay that are not past due or past due <= 90 days	Performing	of which past due > 30days <= 90 days	Unlikely to pay that are not past due or past due <= 90 days	Unlikely to pay that are not past due or past due <= 90 days	Unlikely to pay that are not past due or past due <= 90 days	Performing	of which past due > 30days <= 90 days	Unlikely to pay that are not past due or past due <= 90 days	Unlikely to pay that are not past due or past due <= 90 days	Performing	of which past due > 30days <= 90 days	Unlikely to pay that are not past due or past due <= 90 days	Unlikely to pay that are not past due or past due <= 90 days		
Gross carrying amount	33,721	31,959	56	1,763	611	33,957	32,495	51	1,462	650	33,685	32,231	127	1,454	639	34,300	32,845	29	1,454	644
Of which secured	19,710	18,216	27	1,495	520	19,400	18,179	43	1,221	533	17,221	16,058	91	1,162	500	19,251	18,043	25	1,208	519
Of which secured with immovable property	13,322	12,253	17	1,068	365	13,292	12,452	27	890	376	13,317	12,495	32	822	373	13,469	12,647	17	822	368
Of which instruments with LTV higher than 60% and lower or equal to 80%	4,515	4,377		138	65	4,545	4,402		143	80	4,485	4,343		142	78	4,525	4,389		136	81
Of which instruments with LTV higher than 80% and lower or equal to 100%	370	270		100	29	410	323		87	34	389	321		68	27	395	319		76	40
Of which instruments with LTV higher than 100%	496	191		306	28	366	191		176	27	392	202		190	42	402	205		197	28
Accumulated impairment for secured assets	918	88	1	830	180	776	108	2	668	208	792	119	8	673	200	813	121	2	692	201
Collateral																				
Of which value capped at the value of exposure	16,621	16,079	21	542	270	17,001	16,554	28	446	265	16,912	16,503	73	409	253	17,118	16,718	17	400	256
Of which immovable property	13,827	13,301	16	526	264	13,930	13,500	25	430	255	13,932	13,536	28	396	242	14,135	13,751	15	384	247
Of which value above the cap	21,954	19,754	44	2,200	933	21,496	19,743	62	1,754	864	22,434	20,601	58	1,833	950	22,817	21,012	31	1,805	886
Of which immovable property	21,086	18,936	44	2,149	928	20,433	18,732	62	1,701	858	21,460	19,690	54	1,770	931	21,744	20,005	31	1,739	870
Financial guarantees received	5,783	5,665	4	118	69	5,763	5,661	12	101	38	5,647	5,573	10	74	44	5,757	5,645	5	112	60
Accumulated partial write-off	-118	0	0	-118	-20	-114	0	0	-114	-20	-114	0	0	-114	-20	-99	0	0	-99	-3

The information applies only to banks meeting at least one of the criteria for significance and having a ratio of non-performing loans and advances divided by total loans and advances (excluding loans and advances classified as held for sale, cash balances at central banks and other demand deposits) of 5% or above.